

Notice of Allowability

Application No.

09/667,612

Applicant(s)

GUYAN ET AL.

Examiner

Alain L. Bashore

Art Unit

1762

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 4-20-06.
2. ☒ The allowed claim(s) is/are 1-3, 5-17, 19-31 and 33-55.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.


Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- ☐ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
- ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
- ☐ Examiner's Amendment/Comment
- ☒ Examiner's Statement of Reasons for Allowance
- ☐ Other _____


ALAIN L. BASHORE
PRIMARY EXAMINER

DETAILED ACTION

Allowable Subject Matter

1. Claims 1-3, 5-17, 19-31 and 33-55 are allowed.
2. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 1, 15, 29, 44. Claim 1 recites a method of evaluating line item data, claim 15 recites a system for evaluating line item data, claim 29 recites a computer readable medium containing instructions for controlling a computer system to perform a method for evaluating line item data, claim 44 recites a method of evaluating line item data.

Borghesi et al is considered the closest prior art. Borghesi et al teaches displaying data of an insurance related claim, including displaying via a display of a computer network at least one item of an insurance related claim and accessing from a computer a list of network vendors. There is disclosed receiving authorization from a claim handler to execute payments.

Borghesi et al does not disclose the combination claimed for each claim including:

In claim 1:

accessing from the computer network a database of excluded vendors and authorized vendors to fulfill the insurance related claim;

displaying via the computer network a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred status as determined by the insurer, franchised vendors, and vendors that allow an upgrade;

accessing from the computer network vendor data associated with the list of authorized vendors and the list of excluded vendors;

receiving from the computer network a selection of at least one vendor from the list of authorized vendors to fulfill the insurance related claim.

In claim 15:

a memory for storing a program executable by the processor, the stored program including instructions for: (i) displaying at least one line item of an insurance related claim presented to an insurer; (ii) accessing a database of vendors having a list of authorized vendors and a list of excluded vendors to fulfill the insurance related claim; (iii) displaying the list of authorized vendors and the list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred status, franchised vendors, or vendors that allow an upgrade; (iv) accessing vendor data associated with the list of authorized vendors and the list of excluded vendors; (v) receiving a selection of at least one vendor from the list of authorized vendors to fulfill the insurance related claim.

In claim 29:

accessing a database of excluded vendors and authorized vendors to fulfill the said insurance related claim;

displaying a list of authorized vendors and a list of excluded vendors that correspond with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred

status as determined by the insurer, franchised vendors, and vendors that allow an upgrade;

accessing vendor data associated with the list of authorized vendors and the list of excluded vendors;

receiving a selection of at least one vendor from the list of authorized vendors to fulfill the insurance related claim.

In claim 44:

accessing from the computer network a database having a list of excluded vendors and authorized vendors to fulfill the insurance related claim;

comparing the list of authorized vendors and the list of excluded vendors with the at least one line item, wherein the authorized vendors are selected from the group consisting of vendors with a preferred status as determined by the insurer, franchised vendors, and vendors that allow an upgrade;

displaying via the computer network vendor data on the availability of the upgrade for the at least one line item;

receiving from the computer network a selection of at least one vendor from the list of authorized vendors that corresponds with the at least one line item to fulfill the insurance related claim.

For these reasons claims 1, 15, 29, 44 are deemed to be allowable over the prior art of record, and claims 2-3, 5-14, 16-17, 19-28, 30-31 and 33-43, 45-55 are allowable by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion


3. Allowable subject matter may require further review for applications in class 705 before a notice of allowance is mailed to applicant. The time period for review may vary from application to application.

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

Regarding all Class 705 applications, the management contact regarding examination is: Vincent Millin (SPE, art unit 3624) at 571-272-6747.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

5. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Alain L. Bashore
Primary Examiner
Art Unit 1762